



Office of Thrift Supervision

Department of the Treasury

1700 G Street, N.W., Washington, DC 20552 • (202) 906-6000

July 24, 2000

TO: The Managing Officer or Report Preparer of the Institution Addressed

SUBJECT: 2000 Annual Report on Deposits and Savings Accounts by Home and Branch Offices

Enclosed are the forms and instructions necessary to complete the Annual Branch Office Survey (OTS Form 248) for the period ending June 30, 2000. Your package includes: Instructions, Standards for Street Address Abbreviations, Standards for Geographic Abbreviations, and a copy of your 1999 Annual Report on Deposits and Savings Accounts by Home and Branch Offices. First time filers of the survey will receive a blank copy of Form 248 to use as a reference. Please provide updated deposit information on your Home and Branch Offices that existed last year, detailed information on all new branches opened or acquired since last years deposit survey, and branches closed during the period.

The Branch Office Survey electronic filing software is contained in the OTSReporter for Windows software provided by DPSC Software Inc. Transmission of the Branch Office Survey works the same as the transmission of the Thrift Financial Report. The passwords and the telephone numbers are identical. All information must be entered into the software package and transmitted through the Sprint telecommunication network on or before Monday, **August 28, 2000**.

Please note that the electronic version of the form provides for the date, title and signature of an authorized official of the savings institution who is to verify the accuracy of the information submitted. A hard copy of this form with the appropriate signature is to be retained in the institution's files for examination purposes. Because the hard copy you will print for 2000 will contain only the information that has changed since you submitted your 1999 survey, you may want to attach the 1999 survey that is enclosed for a detailed reference to branch addresses.

NOTE: Please ensure that you are reporting the correct city, state, and corresponding zip code and county information.

If you have any questions relating to the annual survey, please contact Cassandra Beasley at (972)281-2411 or in the Financial Reporting Division Office in Dallas, Texas or Pam Schaar in Washington, D.C., at (202)906-7205.

Sincerely,

Patrick G. Berbakos
Director
Financial Reporting Division

Enclosures

**ANNUAL REPORT ON DEPOSITS AND SAVINGS ACCOUNTS
BY HOME OFFICE AND BRANCHES
(OTS FORM 248)**

JUNE 30, 2000

GENERAL INSTRUCTIONS

OTS Form 248 is to be completed for the June 2000 cycle for deposits as of June 30th, **regardless of the fiscal closing date of the institution**. The branch deposit data is due to the OTS by **August 28, 2000**.

A copy of the completed and signed OTS Form 248 is to be retained by the savings association in its files. The form will be reviewed as part of the examination process.

Enclosed with these instructions is a copy of your 1999 Branch Office Survey. Please pay close attention to the sequence numbers assigned to the home office and branch offices. These sequence numbers are the key to creating the 2000 submission.

New OTS Institutions

If this is the institution's first Branch Office Survey, you will not use sequence numbers. All of your branches will be considered new branches.

If you were an existing bank and converted to a thrift charter regulated by OTS, enter all of your branches as new branches with the conversion date to OTS-regulated as the branch effective date for all branches.

Existing OTS Institutions

New branches that were established during the last reporting cycle should reflect the accurate effective date.

Also enclosed in this package is a table showing the change codes, a description of the change codes and fields that must be entered, optional fields to be entered and those fields that do not allow entry based on the change code that you entered.

FILING SOFTWARE

The OTSReporter for Windows software that you received in March 2000 from DPSC for the filing of your March 2000 TFR should be used for the reporting of your 2000 Branch Office Survey. If you did not receive this software, please contact DPSC Customer Support at 1-800-825-3772. **Previous versions of the Branch Office Survey software are not compatible with the 2000 survey.**

All associations must electronically transmit their completed survey to the OTS. Paper copies will not be accepted.

Please do not attempt to transmit your TFR, CMR or COF at the same time that you transmit your Branch Office Survey.

SIGNATURE OF AUTHORIZED OFFICIAL/DATE/PRINTED NAME/TITLE

This Officers' and Directors' certification form must be completed before submitting your electronic filing to OTS. The original signed and completed form is to be retained by the savings association for examination purposes. If multiple pages are utilized, sign only the first page. **Because the hard copy you will print for 2000 will contain only the information you have entered this year, you may want to attach the enclosed 1999 survey for a detailed reference to branch addresses.**

NAME OF PREPARER/PHONE NUMBER

This must be entered into the DPSC software before transmitting your 2000 Branch Office Survey.

QUESTIONS & ANSWERS

If you require additional assistance in the completion of OTS Form 248, please contact Cassandra Beasley at (972) 281-2411 in the Financial Reporting Division Office in Dallas, Texas or Pam Schaar in Washington, D.C., at (202)906-7205.

CHANGE CODE OPTIONS

Change Code 'U' - Update Deposits

For Home/Branch offices that only require an update to the deposits, enter the change code 'U' enter the sequence number and the deposits (in thousands of dollars).

Change Code 'R' - Redesignate Branch to Home Office

For a Branch office that was redesignated to be the Home office, enter change code 'R', the sequence number of the office from the enclosed copy of your 1999 submission, the effective date that the office became your new home office and the deposits (in thousands). **Please note that you must either update the deposits on the old Home office or enter change code 'C' if the old Home office was closed or sold to another institution.**

Change Code 'N' - New Branch Office

For a new branch office, enter the change code 'N', the date that the branch opened for business, the deposits (in thousands of dollars), the street address (use the standard street address abbreviations shown on the attached page if necessary), the city, county, state and zip code.

A branch that was purchased during the reporting cycle should be entered as a new branch with the effective date being the date of the purchase.

The software assigns the sequence number for new branches. The sequence number for all new branches should be left blank. The sequence number assigned by the software will begin with a "T." For example, the first new branch that you enter into the software will be assigned a sequence number of T001.

Change Code 'H' - New Home Office

For a new Home office, enter the change code 'H', the date that the Home office opened for business, the deposits (in thousands of dollars), the street address (use the standard street address abbreviations shown on the attached page if necessary), the city, county, state and zip code. **Please note that if you opened a new home office, you must enter the change code 'C' for the Home office that you closed, or a change code of 'U' if the Home office will continue to operate as a branch office.**

Change Code 'C' - Close Branch or Home Office

For Branch/Home offices that were **closed** or **sold to other institutions**, enter the change code 'C' and the date the office(s) was (were) closed or sold.

Change Code 'L' - Relocate Branch or Home Office

For Home/Branch offices that were relocated, enter change code 'L', the sequence number, effective date, deposits (in thousands), the new street address, the new city (if the city is different from that listed on the enclosed 1999 survey form), the county (if the county is different from that listed on the 1999 survey), and the zip code (if the zip code is different from that listed on the 1999 survey). **NOTE: This change code should be used for those Branch/Home office moves that do not qualify under the short distance relocation regulations (see section 545.92 of the OTS Regulations).**

Change Code 'S' - Short Distance Relocation of Branch or Home Office

For Home/Branch office relocations that qualify under the short distance relocation regulations, enter change code 'S', the deposits (in thousands) the new street address and, if necessary, the city and zip code.

Change Code 'T' - Correct Typographical Error in Previous Year's Submission

For Home/Branch offices that have typographical errors in the street address, city, county or zip code, enter the change code 'T', the sequence number, the deposits (in thousands of dollars) and make the necessary typographical corrections.

ENTRY FIELDS

Name & Address of the Institution

The software will provide the capability for entry of savings association name, address, docket number, report preparer's name, e-mail address, phone number, and fax number.

Column B01 - Branch Sequence Number

Please do not list agency offices, data processing or administrative offices, drive-in facilities or remote service units. Savings attributable to such facilities will be allocated to other facilities as described in the instructions on "Deposits".

Sequence numbers for new branches should be left blank. The software will automatically assign the sequence numbers for new branch offices.

Column B02 - Change Code

Enter a valid code from the following:

- U - Update deposits as of June 30, 2000
- R - Redesignate branch office to be the home office
- N - New Branch Office
- H - New Home Office
- C - Branch office or home office closed or sold to another institution
- L - Relocation of a branch or home office
- S - Relocation of a branch or home office under the short distance relocation regulations
- T - Correct a typographical error found in the previous year's submission

Column B03 - Effective Date

Enter the date that the branch or home office opened, closed, was redesignated to be the home office or was relocated. Valid effective dates are July 1, 1999 through June 30, 2000.

Column B04 - Deposits

Enter the amount of deposits (**INCLUDING NON-INTEREST-EARNING NOW AND DEMAND ACCOUNTS**), in thousands, which can be allocated to each facility. Deposits for drive-in facilities, agency offices and remote service units are to be included in the deposits of the nearest home or branch office. The allocation of deposits by office can be based on one of a number of criteria: office at which the account was opened or is currently active, or transaction activity at various offices.

All deposits should be allocated, whether savings accounts, certificates, large negotiable CDs, Christmas accounts, non-interest-earning NOW and demand accounts, etc. It is possible that some degree of judgment may be necessary in the allocation of deposits among offices, but every effort should be made to keep records that permit precise allocation. It is important to use a consistent allocation formula over time. **Under no circumstances should an allocation formula be used that assumes that each office always has a constant proportion of deposits.**

For associations whose home offices do not accept deposits, please enter a "1" (one thousand) as deposits.

Columns B05-B09 - Street Address, City or Town, County or Independent City, State, and Zip Code

Please be sure that these entries are accurate since they are the basis for the data contained in future preprinted branch office survey forms as well as a resource for pertinent reporting of branch location data. **PLEASE ADHERE TO THE STREET ADDRESS ABBREVIATION TABLE ATTACHED. PLEASE ENSURE THAT THE CITY, STATE, ZIP CODE AND COUNTY ARE CORRECT.**

Column B10 - Total Deposits and Savings Accounts

This total must equal total deposits reported on Line SC710 of the June 30, 2000 Thrift Financial Report within a tolerance level of \$50,000 more or less. (OTS Form 1313). **THE SOFTWARE WILL AUTOMATICALLY TOTAL THE BRANCH DEPOSITS AND ENTER THE TOTAL IN THIS COLUMN. YOU CANNOT ALTER THIS COLUMN. IF THE TOTAL IS INCORRECT, A REVIEW OF THE ENTERED BRANCH DEPOSIT DATA SHOULD BE MADE TO ASCERTAIN THE INCORRECT ENTRY.**

CHANGE CODE MATRIX

M = Must enter data in this field / O = Optional, entry allowed but not required / X = No entry allowed

Change Code	Change Type	[B01] Sequence Number	[B03] Effective Date	[B04] Deposits	[B05] Street Address	[B06] City	[B07] County	[B08] State	[B09] Zip Code
R	Redesignate Branch to Home Office	M	M	M	O	O	O	O	O
N	New Branch Office	X	M	M	M	M	M	M	M
H	New Home Office	X	M	M	M	M	M	M	M
C	Close Branch or Home Office	M	M	X	X	X	X	X	X
L	Relocate Branch or Home Office	M	M	M	M	M	M	O	M
S	Short Distance Relocation of Branch or Home Office	M	X	M	O	O	O	X	O
T	Correct Typo from Previous Survey Year	M	X	M	O	O	O	X	O
U	Update Deposits	M	X	M	X	X	X	X	X

ABBREVIATIONS - STANDARDS FOR GEOGRAPHIC DIRECTIONAL

NAME	ABBREVIATION	EXCEPTION
NORTH	N	123 NORTH ST. 123 SOUTH BLVD. 123 EAST DR. 123 WEST CT.
SOUTH	S	
EAST	E	
WEST	W	
NORTHWEST	NW	
SOUTHWEST	SW	
NORTHEAST	NE	
SOUTHEAST	SE	

ABBREVIATIONS - STANDARDS FOR STREET ADDRESS

NAME	ABBREVIATION	EXCEPTION
AVENUE	AVE	123 COURT LN.
BOULEVARD	BLVD	
BYPASS	BYP	
CENTER	CTR	
CIRCLE	CIR	
COURT	CT	
DRIVE	DR	
EXPRESSWAY	EXPY	
FREEWAY	FWY	
HIGHWAY	WHY	
LANE	LN	
PARKWAY	PKY	
PLACE	PL	
PLAZA	PLZ	
ROAD	RD	
ROUTE	RTE	
SQUARE	SQ	
STREET	ST	
TERRACE	TER	
TRAIL	TRL	
TURNPIKE	TPKE	